
State:	Arkansas	Filing Company:	Colonial Penn Life Insurance Company
TOI/Sub-TOI:	MS08I Individual Medicare Supplement - Standard Plans 2010/MS08I.012 Multi-Plan 2010		
Product Name:	2013 CPL-GR-A80		
Project Name/Number:	/		

Filing at a Glance

Company:	Colonial Penn Life Insurance Company
Product Name:	2013 CPL-GR-A80
State:	Arkansas
TOI:	MS08I Individual Medicare Supplement - Standard Plans 2010
Sub-TOI:	MS08I.012 Multi-Plan 2010
Filing Type:	Rate
Date Submitted:	10/15/2012
SERFF Tr Num:	BNLB-128728039
SERFF Status:	Closed-Approved-Closed
State Tr Num:	
State Status:	Approved-Closed
Co Tr Num:	
Implementation	01/01/2013
Date Requested:	
Author(s):	Diana Willis
Reviewer(s):	Stephanie Fowler (primary)
Disposition Date:	10/16/2012
Disposition Status:	Approved-Closed
Implementation Date:	
State Filing Description:	

State: Arkansas
TOI/Sub-TOI: MS08I Individual Medicare Supplement - Standard Plans 2010/MS08I.012 Multi-Plan 2010
Product Name: 2013 CPL-GR-A80
Project Name/Number: /

Filing Company: Colonial Penn Life Insurance Company

General Information

Project Name: Status of Filing in Domicile: Authorized
Project Number: Date Approved in Domicile: 10/01/2012
Requested Filing Mode: Review & Approval Domicile Status Comments:
Explanation for Combination/Other: Market Type: Individual
Submission Type: New Submission Individual Market Type:
Overall Rate Impact: Filing Status Changed: 10/16/2012
State Status Changed: 10/16/2012
Deemer Date: Created By: Diana Willis
Submitted By: Diana Willis Corresponding Filing Tracking Number:

Filing Description:

CCOMPANY: COLONIAL PENN LIFE INSURANCE COMPANY
FEIN # 23-1628836 NAIC # 233-62065

MEDICARE SUPPLEMENT RATE FILING 2013 Premium Rates for Standardized Medicare Supplement Policy Form Series CPL-GR-A80

Plans A, B, F, high deductible F, G, K, L, M and N

We are submitting the revised rates to be used beginning in 2013 for the forms captioned above. Policy forms CPL-GR-A80A, CPL-GR-A80B, CPL-GR-A80F, CPL-GR-A80FH, CPL-GR-A80G, CPL-GR-A80K, CPL-GR-A80L, CPL-GR-A80M and CPL-GR-A80N were approved in your state on September 18, 2009.

The forms are guaranteed renewable, Standardized Medicare Supplement plans which are medically underwritten outside of the open enrollment period, as provided for in the NAIC compliance manual. The various degrees of benefits provided by each plan are shown in the enclosed materials.

Premium rates in your state are not changing at this time. We are, however, introducing substandard rate schedules. The specific amounts and details of our requested changes are fully explained in the enclosed actuarial memorandum.

These revised rate scales are intended to be effective through year-end 2013 or later, depending on the premium mode option chosen. With these revised rates the anticipated loss ratio standard of your state for these forms will be met.

Because of the lead time needed to implement these rates, we'd sincerely appreciate your expedited review for approval of this filing. Please feel free to correspond via SERFF, e-mail to d.willis-panzica@banklife.com or fax (312) 396-5907.

Company and Contact

Filing Contact Information

Diana Willis, Actuarial Analyst d.willis-panzica@banklife.com
111 East Wacker Drive 312-396-6071 [Phone]
Chicago, IL 60601 312-396-5907 [FAX]

State: Arkansas **Filing Company:** Colonial Penn Life Insurance Company
TOI/Sub-TOI: MS08I Individual Medicare Supplement - Standard Plans 2010/MS08I.012 Multi-Plan 2010
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Filing Company Information

Colonial Penn Life Insurance
Company
Adm. Address: 111 East Wacker
Drive
Chicago, IL 60601
(312) 396-6000 ext. [Phone]

CoCode: 62065
Group Code: 233
Group Name:
FEIN Number: 23-1628836

State of Domicile:
Pennsylvania
Company Type:
State ID Number:

Filing Fees

Fee Required? Yes
Fee Amount: \$50.00
Retaliatory? No
Fee Explanation: \$50.00 per rate filing x 1 rate filing = \$50.00
Per Company: No

Company	Amount	Date Processed	Transaction #
Colonial Penn Life Insurance Company	\$50.00	10/15/2012	63870328

SERFF Tracking #:	BNLB-128728039	State Tracking #:	Company Tracking #:
State:	Arkansas	Filing Company:	Colonial Penn Life Insurance Company
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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Stephanie Fowler	10/16/2012	10/16/2012

SERFF Tracking #:	BNLB-128728039	State Tracking #:	Company Tracking #:
State:	Arkansas	Filing Company:	Colonial Penn Life Insurance Company
TOI/Sub-TOI:	MS08I Individual Medicare Supplement - Standard Plans 2010/MS08I.012 Multi-Plan 2010		
Product Name:	2013 CPL-GR-A80		
Project Name/Number:	/		

Disposition

Disposition Date: 10/16/2012

Implementation Date:

Status: Approved-Closed

Comment: We have approved this rate filing; no increase was requested nor approved.

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where req'd):	Minimum % Change (where req'd):
Colonial Penn Life Insurance Company	0.000%	0.000%	\$0	484	\$636,540	0.000%	0.000%

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Health - Actuarial Justification	Approved-Closed	No
Rate	Rate Sheets	Approved-Closed	Yes

SERFF Tracking #:	BNLB-128728039	State Tracking #:		Company Tracking #:	
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State:	Arkansas	Filing Company:	Colonial Penn Life Insurance Company		
TOI/Sub-TOI:	MS08I Individual Medicare Supplement - Standard Plans 2010/MS08I.012 Multi-Plan 2010				
Product Name:	2013 CPL-GR-A80				
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Rate Information

Rate data applies to filing.

Filing Method:	SERFF
Rate Change Type:	Increase
Overall Percentage of Last Rate Revision:	5.000%
Effective Date of Last Rate Revision:	01/01/2012
Filing Method of Last Filing:	SERFF

Company Rate Information

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where req'd):	Minimum % Change (where req'd):
Colonial Penn Life Insurance Company	0.000%	0.000%	\$0	484	\$636,540	0.000%	0.000%

State:	Arkansas	Filing Company:	Colonial Penn Life Insurance Company
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Rate/Rule Schedule

Item No.	Schedule Item Status	Document Name	Affected Form Numbers (Separated with commas)	Rate Action*	Rate Action Information		Attachments
1	Approved-Closed 10/16/2012	Rate Sheets	CPL-GR-A80A, CPL-GR-A80B, CPL-GR-A80F, CPL-GR-A80FH, CPL-GR-A80G, CPL-GR-A80K, CPL-GR-A80L, CPL-GR-A80M, CPL-GR-A80N	Revised	Previous State Filing Number:	49087	Rate Sheets.pdf
					Percent Rate Change Request:		

Colonial Penn Life Insurance Company

Standardized Medicare Supplement

Policy Form Series CPL-GR-A80

Issues Prior to 1/1/2012

Annual Rates* - Male or Female

<u>Issue Age</u>	<u>Plan A</u>	<u>Plan B</u>	<u>Plan F</u>	<u>Plan FH</u>	<u>Plan G</u>	<u>Plan K</u>	<u>Plan L</u>	<u>Plan M</u>	<u>Plan N</u>
All	\$1,593.37	\$1,967.11	\$2,199.69	\$527.89	\$2,022.53	\$744.21	\$1,302.53	\$1,750.89	\$1,275.92

*To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Monthly Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add \$1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction; 0.515 for Semi-Annual; 0.2625 for Quarterly; 0.09167 for Monthly Direct Bill

Colonial Penn Life Insurance Company

Standardized Medicare Supplement

Policy Form Series CPL-GR-A80

Issues 1/1/2012 and Subsequent

Annual Rates* - Preferred Risk - Male or Female

<u>Issue Age</u>	<u>Plan A</u>	<u>Plan B</u>	<u>Plan F</u>	<u>Plan FH</u>	<u>Plan G</u>	<u>Plan K</u>	<u>Plan L</u>	<u>Plan M</u>	<u>Plan N</u>
All	\$1,556.82	\$1,922.06	\$2,149.40	\$515.89	\$1,976.27	\$727.19	\$1,272.64	\$1,710.86	\$1,246.68

*To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Monthly Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add \$1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction; 0.515 for Semi-Annual; 0.2625 for Quarterly; 0.09167 for Monthly Direct Bill

Colonial Penn Life Insurance Company

Standardized Medicare Supplement

Policy Form Series CPL-GR-A80

Issues 1/1/2012 and Subsequent

Annual Rates* - Standard Risk - Male or Female

<u>Issue Age</u>	<u>Plan A</u>	<u>Plan B</u>	<u>Plan F</u>	<u>Plan FH</u>	<u>Plan G</u>	<u>Plan K</u>	<u>Plan L</u>	<u>Plan M</u>	<u>Plan N</u>
All	\$1,729.73	\$2,135.55	\$2,388.20	\$573.16	\$2,195.76	\$807.92	\$1,414.02	\$1,900.89	\$1,385.22

*To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Monthly Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add \$1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction; 0.515 for Semi-Annual; 0.2625 for Quarterly; 0.09167 for Monthly Direct Bill

Colonial Penn Life Insurance Company

Standardized Medicare Supplement

Policy Form Series CPL-GR-A80

Issues 1/1/2013 and Subsequent

Annual Rates* - Substandard Risk - Male or Female

<u>Issue Age</u>	<u>Plan A</u>	<u>Plan B</u>	<u>Plan F</u>	<u>Plan FH</u>	<u>Plan G</u>	<u>Plan K</u>	<u>Plan L</u>	<u>Plan M</u>	<u>Plan N</u>
All	\$1,921.95	\$2,372.82	\$2,653.51	\$636.87	\$2,439.69	\$897.70	\$1,571.11	\$2,112.09	\$1,539.15

*To determine the Bank Draft (P.P.S.P.) or Payroll Deduction (P.R.D.), Semi-Annual, Quarterly or Monthly Direct Bill rates multiply the Annual Rates, as given above, by the appropriate factor shown below and add \$1.00:

0.08583 for Monthly Bank Draft/Payroll Deduction; 0.515 for Semi-Annual; 0.2625 for Quarterly; 0.09167 for Monthly Direct Bill